

MANAGER wanted for:

customers' room in conservative New York Stock Exchange house after

January 1st. Applicants must give full details, including present employment and salary. Proper consideration given to

those having established
c clientele. FULL MAR-
GEN, P. O. Box 822.

REDEMPTION OF
FIRST MORTGAGE 5% GOLD BONDS

SPRING VALLEY COLD COMPANY,
Notice is hereby given that pursuant to
the terms of the mortgage on the above named
company, dated July 1st, 1889, thirty (30) days
are this day (Jan. 1st), numbers as follows:

1	115	150	545	414
22	125	294	581	418
3	126	294	584	418
30	131	297	560	418
82	148	296	403	405
10	147	296	403	405

Gold bonds will be paid at the office of The New
York Trust Company, 110 Broadway, New York
City, on the 1st day of February, 1900, for
One Hundred and Two and One Half (102½)
cents at 100, coupon on and after Janu-
ary 1, 1900. Interest will cease on the above
January 1st, 1900.

Dated, New York, 15th, 1900.

THE NEW YORK TRUST COMPANY,
By H. W. MORSE, Secretary.

DIVIDENDS AND INTEREST.
PHILADELPHIA COMPANY.
 Treasury Department.
 Pittsburgh, Pa., December 15th, 1908.
DIVIDEND—The Directors this day declared quarterly dividend on the Common Stock of one-half (1½) Per Cent, payable February 1, 1909, to stockholders of record January 1, 1909. Cheques will be mailed.
 C. J. BRAUN, Jr., Treasurer.

The regular quarterly dividend of one and one-half per cent. will be paid January 2, 1908, to the stockholders of record as of P. M. on Wednesday, December 25, 1907.

JAMES L. MCGRAN, Treasurer.

Savings Banks.

The Bowery Savings Bank

125 AND 130 BOWERY. INCORPORATED
NEW YORK, Dec. 15, 1908.

A semi-annual dividend at the rate of

FOUR PER CENT.

per annum has been declared and will be credited to depositors on all sums of \$5.00 and upward and will exceed \$5.00 which shall have been deposited at least three months on the first day of January next, and will be payable on and after Monday, January 19th, 1909.

Money deposited on or before January 19th will draw interest from January 1, 1909.

HENRY A. SCHENCK, President
WILLIAM B. SCHENCK, Cashier
JOSEPH P. LIDDLE, Secretary.

NORTHERN SAVINGS BANK
31 W. 34th St. bet. 5th & 6th Ave.
Interest credited January 1st
FOUR per cent per annum
on deposits of \$5. to \$5,000. Deposits made by
January 9th draw interest from January 1st.
Savings 10 a.m. to 4 p.m. Withdrawals 10 a.m.
to 7 p.m. Saturdays 10 a.m. to 12 m.

Samuel D. Styles, President
Frederick W. Chubb, Treasurer
Charles F. Tutin, Secretary

Citizens' Savings Bank
56 AND 58 BOWERY, COR. CANAL ST.
WITH SEMI-ANNUAL DIVIDEND
Trusts handled on order of directors at the rate of
FOUR (4) PER CENT. and all deposits
made on or before January 1st will receive an annual
dividend 10th on all sums of \$5 and upwards
of \$100,000 which have remained on deposit for
three or six months ending December 31st.

00, in accordance with the by-laws and rules of the bank. Money deposited on or before January 9th will draw interest from January 1st.

HENRY HASLER, President.
HENRY SAYLER, Secretary.
EMIL A. HUBER, Assistant Secretary.

Union Dime Savings Institution

ROADWAY, 2D ST. AND 6TH AVENUE.
GREELLY SQUARE, NEW YORK.

Interest **FOUR** Per Cent

ANNUUM, from \$5 to \$25,000. Credited with
1st, payable January 21st, or any time in
advance.

CHARLES E. SPRAGUE, President.
WILLIAM G. LEAH, Treasurer,
WILLIAM G. ROSS, Secretary.

ELECTIONS AND MEETINGS.

Office of the American Coal Company
of Allegheny County.

101 Broadway, New York, December 2d, 1908.
The annual meeting of the American Coal
Company of Allegheny County, New York,
will be held at the Company's office, New
York, on Monday, December 22d, at 2 o'clock
P. M., on the 24th day of December, 1908, between the
hours of 10 and 12 o'clock P. M.

The transfer books will be closed on Monday
December 14th at 3:30 o'clock P. M., and reopened
on Tuesday, December 15th at 10 o'clock P. M.

ANTS POWER OVER FERRIES
Public Service Board Would Make Them Run Even If Unprofitable.

The Public Service Commission intends to renew its effort to have the ferries placed under its jurisdiction, particularly those which are operated by railroad companies. At the last meeting of the Legislature a bill was introduced to

Legislature a bill was introduced to the commission power over the ferries but the bill was never reported to committee. The bill is to be reintroduced at the next session of the Legislature and if it should pass it is the purpose of the commission to compel the companies to continue the ferries. In a report issued yesterday it is advised by the commission that the Eastern ferries which have been stopped

[illegible]

Final arguments were heard yesterday by the Public Service Commission on a tentative order directing Frederick Whipple, the receiver of the Third Avenue system, to transfer passengers to and from the Fifty-ninth street line. John J. Powers, counsel for the bondholders of the Third Avenue company, contended that if the order should be entered the Third Avenue system could not be operated at a profit. He also questioned the authority of the commission to compel establishment of such an interchange transfers.

Herbert J. Bickford, counsel for Mr.

bridge, made a similar argument and asked that if the Third Avenue company is compelled to make a transfer rate would have to be on a basis of more than a five cent fare because even under present conditions the cost of carrying passengers on the Third Avenue line was 10 cents per passenger.

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